

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Central District of California

Case number (if known): _____ Chapter you are filing under:

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car?” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

About Debtor 1:

Brett

First name

Charles

Middle name

Richardson

Last name

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 8 9 8 1

OR

9xx - xx -

xxx - xx -

OR

9xx - xx -

Debtor 1	Brett First Name	Charles Middle Name	Richardson Last Name	Case number (if known) _____
About Debtor 1:				About Debtor 2 (Spouse Only in a Joint Case):
4. Your Employer Identification Number (EIN), if any.	EIN _____-_____-_____-_____-_____-_____- EIN _____-_____-_____-_____-_____-_____-		EIN _____-_____-_____-_____-_____-_____- EIN _____-_____-_____-_____-_____-_____-	
5. Where you live	If Debtor 2 lives at a different address:			
9219 Middlefield Dr. Number Street _____ Riverside, CA 92508 City State ZIP Code Riverside County				Number Street _____ City State ZIP Code County
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.				If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.
6. Why you are choosing <i>this</i> district to file for bankruptcy	Check one: <input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. <input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408)		Check one: <input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. <input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408)	
	<hr/> <hr/> <hr/> <hr/>		<hr/> <hr/> <hr/> <hr/>	

Debtor 1 **Brett Charles Richardson** Case number (if known) _____

First Name Middle Name Last Name

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No.

Yes. District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No.

Yes. Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____
MM / DD / YYYY

Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Brett Charles Richardson** Case number (if known) _____

First Name Middle Name Last Name

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

No. Go to Part 4.
 Yes. Name and location of business

Simply Clean

Name of business, if any

4166 Eileen Street

Number Street

Riverside

City

CA

State

92594

ZIP Code

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1 **Brett Charles Richardson** Case number (if known) _____

First Name Middle Name Last Name

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes. What is the hazard? _____

If immediate attention is needed, why is it needed?

Where is the property?

Number _____ Street _____

City _____

State _____

ZIP Code _____

Debtor 1	Brett	Charles	Richardson	Case number (if known) _____
	First Name	Middle Name	Last Name	

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.
 Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?	<input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.
<p>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</p>	
<input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?	
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
18. How many creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,000-100,000 <input type="checkbox"/> More than 100,000 <input type="checkbox"/> 50-99 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 100-199 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 200-999
19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$1,000,001-\$10 million <input type="checkbox"/> \$500,000,001-\$1 billion <input type="checkbox"/> \$50,001-\$100,000 <input type="checkbox"/> \$10,000,001-\$50 million <input type="checkbox"/> \$1,000,000,001-\$10 billion <input type="checkbox"/> \$100,001-\$500,000 <input type="checkbox"/> \$50,000,001-\$100 million <input type="checkbox"/> \$10,000,000,001-\$50 billion <input type="checkbox"/> \$500,001-\$1 million <input type="checkbox"/> \$100,000,001-\$500 million <input type="checkbox"/> More than \$50 billion
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$1,000,001-\$10 million <input type="checkbox"/> \$500,000,001-\$1 billion <input type="checkbox"/> \$50,001-\$100,000 <input type="checkbox"/> \$10,000,001-\$50 million <input type="checkbox"/> \$1,000,000,001-\$10 billion <input checked="" type="checkbox"/> \$100,001-\$500,000 <input type="checkbox"/> \$50,000,001-\$100 million <input type="checkbox"/> \$10,000,000,001-\$50 billion <input type="checkbox"/> \$500,001-\$1 million <input type="checkbox"/> \$100,000,001-\$500 million <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X _____
Brett Charles Richardson, Debtor 1
APR 09 2025
Executed on _____
MM/ DD/ YYYY

Debtor 1	<u>Brett</u>	<u>Charles</u>	<u>Richardson</u>	Case number (if known)
First Name	Middle Name	Last Name		

For your attorney, if you are represented by one:

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of the United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.



Date

APR 09 2025

MM / DD / YYYY

Signature of Attorney for Debtor

Sundee Teeple

Printed name

Winterbotham Parham Teeple, a pc

Firm name

101 E Lincoln Ave 107

Number Street

Anaheim

City

CA

State

92805

ZIP Code

Contact phone (714) 543-7717

Email address wptrnrv@4bankruptcy.com

161524

Bar number

CA

State

**STATEMENT OF RELATED CASES
INFORMATION REQUIRED BY LBR 1015-2
UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA**

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

None.

2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

None.

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

None.

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

None.

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at Anaheim, California

Date: APR 09 2025


Brett Charles Richardson
Signature of Debtor 1

Signature of Debtor 2

Fill in this information to identify your case:

Debtor 1	Brett First Name	Charles Middle Name	Richardson Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central District of California		
Case number (if known)			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>		\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>		\$37,188.37
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>		\$37,188.37

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>		\$6,493.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>		\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+	\$101,479.50
	Your total liabilities	\$107,972.50

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>		\$7,800.00
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>		\$7,780.09

Debtor 1 Brett Charles Richardson Case number (if known) _____
First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$7,600.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.) \$0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00

9d. Student loans. (Copy line 6f.) \$0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$0.00

9g. **Total.** Add lines 9a through 9f. \$0.00

Fill in this information to identify your case and this filing:

Debtor 1	Brett	Charles	Richardson
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central	District of	California
Case number			

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

What is the property? Check all that apply.

1.1

Street address, if available, or other description

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

City State ZIP Code

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

County

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here: →

\$0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No

Yes

Debtor Richardson, Brett Charles

Case number (if known) _____

3.1 Make: <u>Suzuki</u>	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D. <i>Creditors Who Have Claims Secured by Property</i>	
Model: <u>Rmz250</u>	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Year: <u>2007</u>	<input type="checkbox"/> Debtor 2 only	<u>\$590.00</u>	<u>\$590.00</u>
Approximate mileage: _____	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
	<input type="checkbox"/> At least one of the debtors and another		
Other information:	<input type="checkbox"/> Check if this is community property (see instructions)		
<div style="border: 1px solid black; padding: 5px;"> Source of Value: Debtor VIN: js1rj41c272102168 </div>			

If you own or have more than one, describe here:

3.2 Make: <u>Ford</u>	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D. <i>Creditors Who Have Claims Secured by Property</i>	
Model: <u>Crown Victoria</u>	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Year: <u>1998</u>	<input type="checkbox"/> Debtor 2 only	<u>\$500.00</u>	<u>\$500.00</u>
Approximate mileage: <u>164,000</u>	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
	<input type="checkbox"/> At least one of the debtors and another		
Other information:	<input type="checkbox"/> Check if this is community property (see instructions)		
<div style="border: 1px solid black; padding: 5px;"> Source of Value: Carmax VIN: 2FAFP73W5WX174855 </div>			

3.3 Make: <u>Ford</u>	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D. <i>Creditors Who Have Claims Secured by Property</i>	
Model: <u>F250</u>	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Year: <u>2000</u>	<input type="checkbox"/> Debtor 2 only	<u>\$4,500.00</u>	<u>\$4,500.00</u>
Approximate mileage: <u>248,000</u>	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
	<input type="checkbox"/> At least one of the debtors and another		
Other information:	<input type="checkbox"/> Check if this is community property (see instructions)		
<div style="border: 1px solid black; padding: 5px;"> Source of Value: Carmax VIN: 3FTNW21F8YMA52908 </div>			

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

4.1 Make: <u>Wildwood</u>	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D. <i>Creditors Who Have Claims Secured by Property</i>	
Model: <u>M-26sp</u>	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Year: <u>2002</u>	<input type="checkbox"/> Debtor 2 only	<u>\$3,050.00</u>	<u>\$3,050.00</u>
Other information:	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
	<input type="checkbox"/> At least one of the debtors and another		
<div style="border: 1px solid black; padding: 5px;"> Source of Value: Debtor VIN: 4x4twdd262c036186 </div>			

If you own or have more than one, list here:

Debtor Richardson, Brett Charles

Case number (if known) _____

4.2	Make: <u>Polaris</u>	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D, Creditors Who Have Claims Secured by Property	
	Model: <u>Xp4</u>	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
	Year: <u>2019</u>	<input type="checkbox"/> Debtor 2 only	<u>\$11,640.00</u>	<u>\$11,640.00</u>
	Other information:	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
		<input type="checkbox"/> At least one of the debtors and another		
		<input type="checkbox"/> Check if this is community property (see instructions)		
4.3	Make: <u>Suzuki</u>	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D, Creditors Who Have Claims Secured by Property	
	Model: <u>Quad</u>	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
	Year: <u>2002</u>	<input type="checkbox"/> Debtor 2 only	<u>\$700.00</u>	<u>\$700.00</u>
	Other information:	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
		<input type="checkbox"/> At least one of the debtors and another		
		<input type="checkbox"/> Check if this is community property (see instructions)		
4.4	Make: <u>Beta</u>	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D, Creditors Who Have Claims Secured by Property	
	Model: <u>250rr</u>	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
	Year: <u>2023</u>	<input type="checkbox"/> Debtor 2 only	<u>\$6,375.87</u>	<u>\$6,375.87</u>
	Other information:	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
		<input type="checkbox"/> At least one of the debtors and another		
		<input type="checkbox"/> Check if this is community property (see instructions)		
5.	Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here	→	<u>\$27,355.87</u>	
Part 3: Describe Your Personal and Household Items				
Do you own or have any legal or equitable interest in any of the following items?				Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware			
	<input type="checkbox"/> No			
	<input checked="" type="checkbox"/> Yes. Describe.	<u>Misc. Household Goods and Furnishings</u>	<u>\$2,500.00</u>	
7.	Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games			
	<input type="checkbox"/> No			
	<input checked="" type="checkbox"/> Yes. Describe.	<u>Misc. electronics</u>	<u>\$1,500.00</u>	

Debtor Richardson, Brett Charles

Case number (if known) _____

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.

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9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.

Misc. Sports And Hobby Equipment

\$400.00

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.

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11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.

Misc. Clothing

\$800.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.

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13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

No

Yes. Describe.

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14. **Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.

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15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →

\$5,200.00

Part 4: Describe Your Financial Assets

Debtor Richardson, Brett Charles

Case number (if known) _____

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes

Cash:

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes

Institution name:

Altura Credit Union

Account Number: 9038

\$600.00

17.1. Checking account:

Arrowhead Credit Union

Account Number: 5784

\$15.00

17.2. Checking account:

Citi Bank

Account Number: 8703

\$0.00

17.3. Checking account:

Altura Credit Union

Account Number: 9038

\$0.00

17.4. Savings account:

Coinbase

Account Number: 3547

\$3.88

17.5. Other financial account:

Cryptocom

Account Number: 037

\$35.62

17.6. Other financial account:

Robinhood

Account Number: 5080

\$978.00

17.7. Other financial account:

Weball

Account Number: 254

\$0.00

17.8. Other financial account:

Cash Account 1

\$0.00

17.9. Other financial account:

Venmo Account 1

\$0.00

17.10. Other financial account:

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes

Institution or issuer name:

Debtor Richardson, Brett Charles

Case number (if known) _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

Yes. Give specific information about them.....

Name of entity:

% of ownership:

Richardson Site Services

100.00%

\$0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. *Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them.....

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each

account separately. Type of account: Institution name:

401(k) or similar plan: _____

Pension plan: _____

IRA: _____

Retirement account: _____

Keogh: _____

Additional account: _____

Additional account: _____

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes

Institution name or individual:

Other:

Landlord: Alexis Lumsden

\$3,000.00

Debtor Richardson, Brett Charles

Case number (if known) _____

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes Issuer name and description:

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them.

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them.

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them.

Money or property owed to you?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Federal: _____

State: _____

Local: _____

Debtor Richardson, Brett Charles

Case number (if known) _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.

--

Alimony:

Maintenance:

Support:

Divorce settlement:

Property settlement:

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.

--

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

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32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information.

--

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim.

--

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Describe each claim.

--

Debtor Richardson, Brett Charles

Case number (if known) _____

35. Any financial assets you did not already list

No

Yes. Give specific information.

--	--

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here →

\$4,632.50

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions

38. Accounts receivable or commissions you already earned

No

Yes. Describe.

--	--

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe.

--	--

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe.

--	--

41. Inventory

No

Yes. Describe.

--	--

42. Interests in partnerships or joint ventures

No

Yes. Describe.

Name of entity:

_____	_____
_____	_____
_____	_____

% of ownership:

_____	_____
_____	_____
_____	_____

Debtor Richardson, Brett Charles

Case number (if known) _____

43. Customer lists, mailing lists, or other compilations

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe.

44. Any business-related property you did not already list

No

Yes. Give specific
information

Debtor Richardson, Brett Charles

Case number (if known) _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No

Yes _____

50. Farm and fishing supplies, chemicals, and feed

No

Yes _____

51. Any farm- and commercial fishing-related property you did not already list

No

Yes. Give specific information. _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here → **\$0.00**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific information. _____

54. Add the dollar value of all of your entries from Part 7. Write that number here → **\$0.00**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 → **\$0.00**

56. Part 2: Total vehicles, line 5 **\$27,355.87**

57. Part 3: Total personal and household items, line 15 **\$5,200.00**

58. Part 4: Total financial assets, line 36 **\$4,632.50**

59. Part 5: Total business-related property, line 45 **\$0.00**

60. Part 6: Total farm- and fishing-related property, line 52 **\$0.00**

61. Part 7: Total other property not listed, line 54 **\$0.00**

62. Total personal property. Add lines 56 through 61. **\$37,188.37** Copy personal property total → **+ \$37,188.37**

Debtor Richardson, Brett Charles

Case number (if known) _____

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$37,188.37

Fill in this information to identify your case:			
Debtor 1	Brett	Charles	Richardson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central	District of	California
Case number			
(if known)			

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	

Brief description: **1998 Ford Crown Victoria** \$500.00

VIN: 2FAFP73W5WX174855 \$500.00 C.C.P. § 703.140(b)(2)

Line from Schedule A/B: 3.1 100% of fair market value, up to any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$214,000?

(Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Debtor 1 **Brett** Charles Richardson Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 2000 Ford F250 VIN: <u>3FTNW21F8YMA52908</u>	\$4,500.00	<input checked="" type="checkbox"/> \$4,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(2)
Line from Schedule A/B: <u>3.2</u>			
Brief description: 2007 Suzuki Rmz250 VIN: <u>js1rj41c272102168</u>	\$590.00	<input checked="" type="checkbox"/> \$590.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
Line from Schedule A/B: <u>3.3</u>			
Brief description: 2002 Wildwood M-26sp VIN: <u>4x4twdd262c036186</u>	\$3,050.00	<input checked="" type="checkbox"/> \$3,050.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
Line from Schedule A/B: <u>4.1</u>			
Brief description: 2019 Polaris Xp4 VIN: <u>3nsvfe925kf685862</u>	\$11,640.00	<input checked="" type="checkbox"/> \$11,640.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
Line from Schedule A/B: <u>4.2</u>			
Brief description: 2002 Suzuki Quad VIN: <u>lm4aa123621108111</u>	\$700.00	<input checked="" type="checkbox"/> \$700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
Line from Schedule A/B: <u>4.3</u>			
Brief description: Misc. Household Goods and Furnishings	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(3)
Line from Schedule A/B: <u>6</u>			
Brief description: Misc. electronics	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(3)
Line from Schedule A/B: <u>7</u>			

Debtor 1 Brett Charles Richardson Case number (if known) _____

First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>Misc. Sports And Hobby Equipment</u>	<u>\$400.00</u>	<input checked="" type="checkbox"/> <u>\$400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(3)</u>
Line from Schedule A/B: <u>9</u>			
Brief description: <u>Misc. Clothing</u>	<u>\$800.00</u>	<input checked="" type="checkbox"/> <u>\$800.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(3)</u>
Line from Schedule A/B: <u>11</u>			
Brief description: <u>Altura Credit Union</u> Checking account Acct. No.: 9038	<u>\$600.00</u>	<input checked="" type="checkbox"/> <u>\$600.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(5)</u>
Line from Schedule A/B: <u>17</u>			
Brief description: <u>Arrowhead Credit Union</u> Checking account Acct. No.: 5784	<u>\$15.00</u>	<input checked="" type="checkbox"/> <u>\$15.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(5)</u>
Line from Schedule A/B: <u>17</u>			
Brief description: <u>Robinhood</u> Brokerage account Acct. No.: 5080	<u>\$978.00</u>	<input checked="" type="checkbox"/> <u>\$978.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(5)</u>
Line from Schedule A/B: <u>17</u>			
Brief description: <u>Coinbase</u> Brokerage account Acct. No.: 3547	<u>\$3.88</u>	<input checked="" type="checkbox"/> <u>\$3.88</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(5)</u>
Line from Schedule A/B: <u>17</u>			
Brief description: <u>Cryptocom</u> Brokerage account Acct. No.: 037	<u>\$35.62</u>	<input checked="" type="checkbox"/> <u>\$35.62</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(5)</u>
Line from Schedule A/B: <u>17</u>			
Brief description: <u>Landlord: Alexis Lumsden</u>	<u>\$3,000.00</u>	<input checked="" type="checkbox"/> <u>\$3,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(5)</u>
Line from Schedule A/B: <u>22</u>			

Fill in this information to identify your case:

Debtor 1	<u>Brett</u>	<u>Charles</u>	<u>Richardson</u>
	First Name	Middle Name	Last Name
Debtor 2	<hr/>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		<u>Central</u>	District of <u>California</u>
Case number (if known)			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	FREEDOM ROAD FINANCIAL	Describe the property that secures the claim:	Column A	Column B	Column C
			Amount of claim (Do not deduct the value of collateral)	Value of collateral that supports this claim	Unsecured portion if any
			<u>\$6,493.00</u>	<u>\$6,375.87</u>	<u>\$117.13</u>
<p>Creditor's Name 10509 PROFESSIONAL CIR S</p> <p>Number Street RENO, NV 89521</p> <p>City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Nature of lien. Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)</p> <p><u>RecreationalMerchandise</u></p> <p>Date debt was incurred <u>2/28/2024</u> Last 4 digits of account number <u>X X X X</u></p> <p>Add the dollar value of your entries in Column A on this page. Write that number here: <u>\$6,493.00</u></p>					

Fill in this information to identify your case:

Debtor 1	Brett	Charles	Richardson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central	District of	California
Case number	(if known)		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1	CAPITAL ONE/BASS PRO	Last 4 digits of account number	9 5 3 4	\$4,111.00
Nonpriority Creditor's Name		When was the debt incurred?	11/18/2020	
PO BOX 31293				
Number	Street	As of the date you file, the claim is: Check all that apply.		
SALT LAKE CITY, UT 84131		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
City	State	ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.		<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 Brett Charles Richardson Case number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.2	<u>CITIBANK NA</u>	Last 4 digits of account number	<u>2 8 0 9</u>	\$14,785.00
Nonpriority Creditor's Name		When was the debt incurred?	<u>1/30/2024</u>	
<u>PO BOX 769006</u>		As of the date you file, the claim is: Check all that apply.		
Number	Street	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<u>SAN ANTONIO, TX 78245</u>		Type of NONPRIORITY unsecured claim:		
City	State	ZIP Code	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Personal Loan</u>	
Who incurred the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
4.3	<u>CITICARDS CBNA</u>	Last 4 digits of account number	<u>4 3 2 3</u>	\$9,101.00
Nonpriority Creditor's Name		When was the debt incurred?	<u>12/1/2023</u>	
<u>PO BOX 6241</u>		As of the date you file, the claim is: Check all that apply.		
Number	Street	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<u>SIOUX FALLS, SD 57117</u>		Type of NONPRIORITY unsecured claim:		
City	State	ZIP Code	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>CreditCard</u>	
Who incurred the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1	Brett	Charles	Richardson	Case number (if known)
	First Name	Middle Name	Last Name	

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim		
4.4	CITICARDS CBNA		Last 4 digits of account number	3 3 9 9	\$8,587.00	
Nonpriority Creditor's Name		When was the debt incurred?			4/27/2022	
PO BOX 6241						
Number	Street	As of the date you file, the claim is: Check all that apply.				
SIOUX FALLS, SD 57117		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
City	State	ZIP Code	Type of NONPRIORITY unsecured claim:			
			<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>CreditCard</u>			
Who incurred the debt? Check one.						
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt						
Is the claim subject to offset?						
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes						
4.5	CITICARDS CBNA		Last 4 digits of account number	4 0 0 7	\$3,549.00	
Nonpriority Creditor's Name		When was the debt incurred?			7/26/2021	
PO BOX 6241						
Number	Street	As of the date you file, the claim is: Check all that apply.				
SIOUX FALLS, SD 57117		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
City	State	ZIP Code	Type of NONPRIORITY unsecured claim:			
			<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u>			
Who incurred the debt? Check one.						
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt						
Is the claim subject to offset?						
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes						

Debtor 1 Brett Charles Richardson Case number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
4.6	DISCOVER BANK Nonpriority Creditor's Name <u>PO BOX 30939</u>	Number Street	Last 4 digits of account number <u>8 0 2 4</u>	\$5,934.00
			When was the debt incurred? <u>11/30/2023</u>	
	<u>SALT LAKE CITY, UT 84130</u>	City State ZIP Code	As of the date you file, the claim is: Check all that apply.	
			<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
	Who incurred the debt? Check one.			
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt			
	Type of NONPRIORITY unsecured claim:			
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>CreditCard</u>			
	Is the claim subject to offset?			
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.7	IRONHORSE FUNDING LLC Nonpriority Creditor's Name <u>100 CUMMINGS CTR STE 223</u>	Number Street	Last 4 digits of account number <u>0 8 1 8</u>	\$24,745.00
			When was the debt incurred? <u>7/28/2023</u>	
	<u>BEVERLY, MA 01915</u>	City State ZIP Code	As of the date you file, the claim is: Check all that apply.	
			<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
	Who incurred the debt? Check one.			
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt			
	Type of NONPRIORITY unsecured claim:			
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency Balance</u>			
	Is the claim subject to offset?			
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1 Brett Charles Richardson Case number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
4.8	<u>Sba - Small Business Administration</u>	Last 4 digits of account number	<u>8 1 0 2</u>	<u>\$22,624.50</u>
Nonpriority Creditor's Name		When was the debt incurred?		
<u>409 3rd St SW</u>		<u>09/2020</u>		
Number	Street	As of the date you file, the claim is: Check all that apply.		
<u>Washington, DC 20416</u>		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
City	State	ZIP Code	Type of NONPRIORITY unsecured claim:	
			<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>EIDL Loan</u>	
Who incurred the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
4.9	<u>SYNCB/SAMS CLUB</u>	Last 4 digits of account number	<u>9 4 1 0</u>	<u>\$2,446.00</u>
Nonpriority Creditor's Name		When was the debt incurred?		
<u>PO BOX 965005</u>		<u>12/28/2020</u>		
Number	Street	As of the date you file, the claim is: Check all that apply.		
<u>ORLANDO, FL 32896</u>		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
City	State	ZIP Code	Type of NONPRIORITY unsecured claim:	
			<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u>	
Who incurred the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1 Brett Charles Richardson Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.10	<u>THD/CBNA</u> Nonpriority Creditor's Name <u>PO BOX 6497</u> Number Street <u>SIOUX FALLS, SD 57117</u> City State ZIP Code	Last 4 digits of account number <u>1 8 2 9</u> When was the debt incurred? <u>2/11/2024</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u>	\$702.00
4.11	<u>USAA FEDERAL SAVINGS B</u> Nonpriority Creditor's Name <u>PO BOX 47504</u> Number Street <u>SAN ANTONIO, TX 78265</u> City State ZIP Code	Last 4 digits of account number <u>2 9 4 5</u> When was the debt incurred? <u>5/29/2024</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>CreditCard</u>	\$4,895.00

Debtor 1 **Brett Charles Richardson** Case number (if known) _____

First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

Total claims from Part 1		Total claim
6a.	Domestic support obligations	6a. _____ \$0.00
6b.	Taxes and certain other debts you owe the government	6b. _____ \$0.00
6c.	Claims for death or personal injury while you were intoxicated	6c. _____ \$0.00
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d. + _____ \$0.00
6e.	Total. Add lines 6a through 6d.	6e. _____ \$0.00

Total claims from Part 2		Total claim
6f.	Student loans	6f. _____ \$0.00
6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. _____ \$0.00
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h. _____ \$0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + _____ \$101,479.50
6j.	Total. Add lines 6f through 6i.	6j. _____ \$101,479.50

Fill in this information to identify your case:

Debtor 1	Brett	Charles	Richardson
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central	District of	California
Case number (if known)			

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease		State what the contract or lease is for
2.1	Name		
	Number	Street	
	City	State	ZIP Code
2.2	Name		
	Number	Street	
	City	State	ZIP Code
2.3	Name		
	Number	Street	
	City	State	ZIP Code
2.4	Name		
	Number	Street	
	City	State	ZIP Code

Fill in this information to identify your case:

Debtor 1	Brett	Charles	Richardson
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>Central</u>		District of <u>California</u>	
Case number (if known)			

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No

Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1. Your codebtor

Column 2. The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

Schedule D, line _____

Number Street

Schedule E/F, line _____

City State ZIP Code

Schedule G, line _____

3.2

Name

Schedule D, line _____

Number Street

Schedule E/F, line _____

City State ZIP Code

Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	Brett	Charles	Richardson
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central	District of	California
Case number (if known)			

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed
 Not employed

Debtor 2 or non-filing spouse

Employed
 Not employed

Occupation

Driver

Employer's name

Richco Street Sweeping

Employer's address

3763 Arlington Ave Ste 103

Number Street

Number Street

Riverside, CA 92506

City State ZIP Code

City State ZIP Code

How long employed there? 7 Years 0 Month

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or
non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$0.00

3. Estimate and list monthly overtime pay.

3. + \$0.00 +

4. Calculate gross income. Add line 2 + line 3.

4. \$0.00

Debtor 1	Brett	Charles	Richardson	Case number (if known)	
	First Name	Middle Name	Last Name		
				For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....				4.	\$0.00
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions				5a.	\$0.00
5b. Mandatory contributions for retirement plans				5b.	\$0.00
5c. Voluntary contributions for retirement plans				5c.	\$0.00
5d. Required repayments of retirement fund loans				5d.	\$0.00
5e. Insurance				5e.	\$0.00
5f. Domestic support obligations				5f.	\$0.00
5g. Union dues				5g.	\$0.00
5h. Other deductions. Specify: _____				5h.	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.					
6.				6.	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.					
7.				7.	\$0.00
8. List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm				8a.	\$7,800.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.					
8b. Interest and dividends				8b.	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive				8c.	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.					
8d. Unemployment compensation				8d.	\$0.00
8e. Social Security				8e.	\$0.00
8f. Other government assistance that you regularly receive				8f.	\$0.00
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.					
Specify: _____					
8g. Pension or retirement income				8g.	\$0.00
8h. Other monthly income. Specify: _____				8h.	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.					
9.				9.	\$7,800.00
10. Calculate monthly income. Add line 7 + line 9.					
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				10.	\$7,800.00
11. State all other regular contributions to the expenses that you list in Schedule J.					
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.					
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.					
Specify: _____				11.	\$0.00

Debtor 1 **Brett Charles Richardson** Case number (if known) _____

First Name Middle Name Last Name

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.
Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12.

Combined
monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain:

Fill in this information to identify your case:

Debtor 1	Brett	Charles	Richardson
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central District of California		
Case number (if known)			

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

No

Yes. Fill out this information for each dependent.

Do not list Debtor 1 and

Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Child	17	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes.
Child	12	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes.
Child	6	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes.
Child	1	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes.
		<input type="checkbox"/> No. <input type="checkbox"/> Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$3,000.00

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

4a. \$0.00

4b. \$20.00

4c. \$0.00

4d. \$0.00

Debtor 1	Brett	Charles	Richardson	Case number (if known)
First Name	Middle Name	Last Name	Your expenses	
5.	Additional mortgage payments for your residence, such as home equity loans			5. <u>\$0.00</u>
6.	Utilities:			
6a.	Electricity, heat, natural gas			6a. <u>\$425.00</u>
6b.	Water, sewer, garbage collection			6b. <u>\$80.00</u>
6c.	Telephone, cell phone, Internet, satellite, and cable services			6c. <u>\$110.00</u>
6d.	Other. Specify: _____			6d. <u>\$0.00</u>
7.	Food and housekeeping supplies			7. <u>\$1,450.00</u>
8.	Childcare and children's education costs			8. <u>\$500.00</u>
9.	Clothing, laundry, and dry cleaning			9. <u>\$200.00</u>
10.	Personal care products and services			10. <u>\$150.00</u>
11.	Medical and dental expenses			11. <u>\$100.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.			12. <u>\$650.00</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books			13. <u>\$150.00</u>
14.	Charitable contributions and religious donations			14. <u>\$0.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance			15a. <u>\$0.00</u>
15b.	Health insurance			15b. <u>\$0.00</u>
15c.	Vehicle insurance			15c. <u>\$229.25</u>
15d.	Other insurance. Specify: _____			15d. <u>\$0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____			16. <u>\$0.00</u>
17.	Installment or lease payments:			
17a.	Car payments for Vehicle 1			17a. <u>\$0.00</u>
17b.	Car payments for Vehicle 2			17b. <u>\$0.00</u>
17c.	Other. Specify: <u>Freedom Road Financial</u>			17c. <u>\$217.84</u>
17d.	Other. Specify: _____			17d. <u>\$0.00</u>
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).			18. <u>\$0.00</u>
19.	Other payments you make to support others who do not live with you. Specify: _____			19. <u>\$0.00</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a.	Mortgages on other property			20a. <u>\$0.00</u>
20b.	Real estate taxes			20b. <u>\$0.00</u>
20c.	Property, homeowner's, or renter's insurance			20c. <u>\$0.00</u>
20d.	Maintenance, repair, and upkeep expenses			20d. <u>\$0.00</u>
20e.	Homeowner's association or condominium dues			20e. <u>\$0.00</u>

Debtor 1	Brett First Name	Charles Middle Name	Richardson Last Name	Case number (<i>if known</i>) _____
21. Other. Specify: <u>See Additional Page</u>				21. + <u>\$498.00</u>
22. Calculate your monthly expenses.				
22a. Add lines 4 through 21.				22a. <u>\$7,780.09</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2				22b. <u>\$0.00</u>
22c. Add line 22a and 22b. The result is your monthly expenses.				22c. <u>\$7,780.09</u>
23. Calculate your monthly net income.				
23a. Copy line 12 (your combined monthly income) from <i>Schedule I</i> .				23a. <u>\$7,800.00</u>
23b. Copy your monthly expenses from line 22c above.				23b. <u>-\$7,780.09</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .				23c. <u>\$19.91</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form?				
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?				
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.				

Debtor 1	Brett First Name	Charles Middle Name	Richardson Last Name	Case number (if known) _____
				Amount
21. Other				
Trailer Storage				\$95.00
Storage Unit				\$138.00
Auto Registration				\$65.00
Auto Repairs				\$200.00

Fill in this information to identify your case:

Debtor 1	Brett	Charles	Richardson
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central District of California		
Case number (if known)			

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

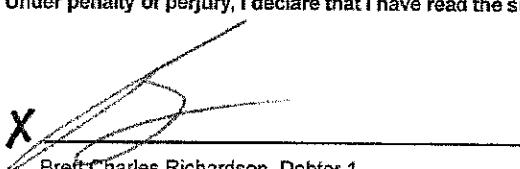
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.


X _____
Brett Charles Richardson, Debtor 1

APR 09 2025

Date _____
MM/ DD/ YYYY

Fill in this information to identify your case:

Debtor 1	Brett First Name	Charles Middle Name	Richardson Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central District of California		
Case number (if known)			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
<p>4166 Eileen Street Number Street</p>		<p>From <u>02/2017</u> To <u>02/2024</u></p>	
<p>Riverside, CA 92504 City State ZIP Code</p>		<p>From _____ Number Street To _____ City State ZIP Code</p>	
<p>From _____ Number Street To _____ City State ZIP Code</p>		<p>From _____ Number Street To _____ City State ZIP Code</p>	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Debtor 1 **Brett Charles Richardson** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

Debtor 1	Debtor 2				
Sources of income Check all that apply.	Sources of income Check all that apply.				
Gross Income (before deductions and exclusions)	Gross Income (before deductions and exclusions)				
<p>From January 1 of current year until the date you filed for bankruptcy:</p> <table> <tr> <td><input checked="" type="checkbox"/> Wages, commissions, bonuses, tips</td> <td>\$23,400.00</td> </tr> <tr> <td><input type="checkbox"/> Operating a business</td> <td></td> </tr> </table>		<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$23,400.00	<input type="checkbox"/> Operating a business	
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$23,400.00				
<input type="checkbox"/> Operating a business					
<p>For last calendar year: (January 1 to December 31, <u>2024</u> YYYY)</p> <table> <tr> <td><input checked="" type="checkbox"/> Wages, commissions, bonuses, tips</td> <td>\$89,650.00</td> </tr> <tr> <td><input type="checkbox"/> Operating a business</td> <td></td> </tr> </table>		<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$89,650.00	<input type="checkbox"/> Operating a business	
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$89,650.00				
<input type="checkbox"/> Operating a business					
<p>For the calendar year before that: (January 1 to December 31, <u>2023</u> YYYY)</p> <table> <tr> <td><input checked="" type="checkbox"/> Wages, commissions, bonuses, tips</td> <td>\$78,700.00</td> </tr> <tr> <td><input type="checkbox"/> Operating a business</td> <td></td> </tr> </table>		<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$78,700.00	<input type="checkbox"/> Operating a business	
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$78,700.00				
<input type="checkbox"/> Operating a business					

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

No

Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Describe below:	Sources of income Describe below:
Gross Income from each source (before deductions and exclusions)	Gross Income from each source (before deductions and exclusions)

From January 1 of current year until the date you filed for bankruptcy: _____

For last calendar year: _____
(January 1 to December 31, 2024 YYYY)

For the calendar year before that: _____
(January 1 to December 31, 2023 YYYY)

Debtor 1 **Brett Charles Richardson**
 First Name Middle Name Last Name

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,575* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$8,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
------------------	-------------------	----------------------	-------------------------

Creditor's Name _____

Mortgage

Number Street _____

Car

City State ZIP Code _____

Credit card

Loan repayment

Suppliers or vendors

Other _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
------------------	-------------------	----------------------	-------------------------

Insider's Name _____

Number Street _____

City State ZIP Code _____

Debtor 1 Brett Charles Richardson **Case number (if known)**

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?
Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title _____ _____ _____	Court Name _____ _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____	Number _____ Street _____	City _____ State _____ ZIP Code _____

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

10. Within 1 year before you need to bank up
Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Debtor 1	Brett	Charles	Richardson	Case number (if known)
	First Name	Middle Name	Last Name	
<input type="text" value="Iron Horse Funding Llc"/> Creditor's Name				<input type="text" value="01/29/2025"/> Date
<input type="text" value="Iron Horse Funding Llc, 100"/> Cummings Center Ste 233g Number Street				<input type="text" value="\$24,523.65"/> Value of the property
<input type="text" value="Beverly, MA 01915"/> City State ZIP Code				

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

<input type="text" value="Creditor's Name"/> <input type="text" value="Number Street"/> <input type="text" value="City State ZIP Code"/>	<input type="text" value="Describe the action the creditor took"/> <input type="text" value="Last 4 digits of account number: XXXX- - - -"/>	<input type="text" value="Date action was taken"/> <input type="text" value="Amount taken"/>
--	---	---

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

Debtor 1	Brett	Charles	Richardson	Case number (if known) _____
	First Name	Middle Name	Last Name	
Gifts with a total value of more than \$600 per person		Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift				
Number Street				
City State ZIP Code				
Person's relationship to you _____				

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			
Number Street			
City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.			

Debtor 1 **Brett Charles Richardson**
 First Name Middle Name Last Name

Case number (if known) _____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

**Winterbotham Parham Teeple, a
pc**
 Person Who Was Paid

101 E Lincoln Ave 107

Number Street

Anaheim, CA 92805

City State ZIP Code

wptmriv@4bankruptcy.com

Email or website address

Person Who Made the Payment, If Not You

Moneysharp

Person Who Was Paid

203 N La Salle St Suite 2100

Number Street

Chicago, IL 60601

City State ZIP Code

Email or website address

Person Who Made the Payment, If Not You

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Attorney's Fee (including court filing fee & cost)	3/2025	\$1,888.00

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Credit Counseling	03/2025	\$12.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Person Who Was Paid

Number Street

City State ZIP Code

Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Debtor 1 Brett Charles Richardson Case number (if known) _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person Who Received Transfer	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Number Street			
City State ZIP Code			

Person's relationship to you _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date transfer was made

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Debtor 1	Brett	Charles	Richardson	Case number (if known) _____
First Name	Middle Name	Last Name		
<input style="width: 100%; height: 20px; border: 1px solid black; background-color: #f0f0f0; font-size: 10pt; font-family: sans-serif; padding: 2px; margin-bottom: 5px;" type="text" value="Last 4 digits of account number"/>			Type of account or instrument	Date account was closed, sold, moved, or transferred
<input style="width: 100%; height: 20px; border: 1px solid black; background-color: #f0f0f0; font-size: 10pt; font-family: sans-serif; padding: 2px; margin-bottom: 5px;" type="text" value="XXXX-____-____-____"/>			Last balance before closing or transfer	
Name of Financial Institution				_____
Number	Street	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____		
City	State	ZIP Code		

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Toy Locker	Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility	Name	Camper Trailer As Listed On Schedules A/b	
16833 Krameria	Number Street	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	
Riverside, CA 92504	City	State	ZIP Code
City	State	ZIP Code	

Debtor 1	Brett	Charles	Richardson	Case number (if known)
	First Name	Middle Name	Last Name	

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Where is the property?	Describe the property	Value
Owner's Name Number Street		
Number Street City State ZIP Code		
City State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site Number Street	Governmental unit Number Street	
City State ZIP Code		
City State ZIP Code		

25. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

Debtor 1	Brett	Charles	Richardson	Case number (if known)
	First Name	Middle Name	Last Name	
<input type="checkbox"/> Governmental unit <input type="checkbox"/> Environmental law, if you know it <input type="checkbox"/> Date of notice				
Name of site		Governmental unit		
Number	Street	Number	Street	
		City	State	ZIP Code
		City	State	ZIP Code

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No

Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title	Court Name	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
	Number Street	
Case number	City State ZIP Code	

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.
- Yes. Check all that apply above and fill in the details below for each business.

Simply Clean	Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN
Name	House Cleaning	EIN: _____
4166 Eileen Street	Name of accountant or bookkeeper	Dates business existed
Number Street	N/a	From <u>02/16/2017</u> To <u>06/05/2020</u>
Riverside, CA 92594	City State ZIP Code	

Debtor 1 **Brett Charles Richardson** Case number (if known) _____

First Name Middle Name Last Name

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Date issued _____

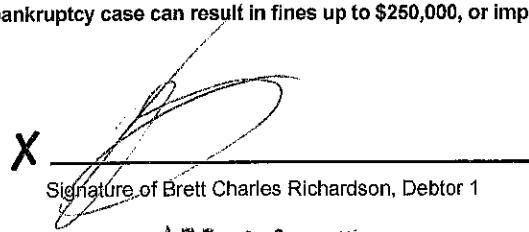
Name _____ MM / DD / YYYY _____

Number Street _____

City _____ State _____ ZIP Code _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.


X _____

Signature of Brett Charles Richardson, Debtor 1

Date APR 09 2025

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	Brett First Name	Charles Middle Name	Richardson Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central District of California		
Case number (if known)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral.

Creditor's name: **FREEDOM ROAD FINANCIAL**

Description of property securing debt: **2023 Beta 250rr**

What do you intend to do with the property that secures the debt? Did you claim the property as exempt on Schedule C?

Surrender the property. No

Retain the property and redeem it. Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]:

Debtor 1	Brett	Charles	Richardson	Case number (if known) _____
	First Name	Middle Name	Last Name	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

No

Yes

Description of leased property:

No

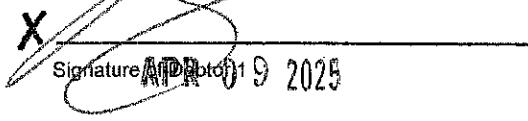
Yes

Lessor's name:

Description of leased property:

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.


Signature **Brett Charles Richardson**
Date **04/09/2025**

Date _____

MM/ DD/ YYYY

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address Sundee Teeple Bar Number: 161524 Winterbotham Parham Teeple, a pc 101 E Lincoln Ave 107 Anaheim, CA 92805 Phone: (714) 543-7717 Email: wptmriv@4bankruptcy.com	FOR COURT USE ONLY
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION	
In re: Brett Charles Richardson Debtor(s).	CASE NO.: _____ CHAPTER: 7 DEBTOR'S ATTORNEY'S DISCLOSURE OF COMPENSATION ARRANGEMENT IN INDIVIDUAL CHAPTER 7 CASE [LBR 2090-1(a)(3)]

1. **Compensation Arrangement.** Pursuant to 11 U.S.C. § 329(a), FRBP 2016(b), and LBR 2090-1(a)(3) and (4), I disclose that:
 - a. I am the attorney for the Debtor.
 - b. Compensation that was paid to me, within one year before the petition was filed, or was agreed to be paid to me, for services rendered or to be rendered on behalf of the Debtor in contemplation of or in connection with this bankruptcy case, is as follows:
 - i. For legal services, I have agreed to accept an hourly rate of _____; or a flat fee of \$1,400.00
 - ii. Prior to filing this disclosure I received \$1,400.00
 - iii. The balance due is \$0.00
2. **Source of Compensation Paid Postpetition (Postpetition Compensation).**
 - a. **Already Paid.** The source(s) of the Postpetition Compensation paid to me was:
 Debtor(s) Other (specify): _____
 - b. **To be Paid.** The source(s) of the Postpetition Compensation to be paid to me is:
 Debtor(s) Other (specify): _____
3. **Sharing of Compensation Paid Postpetition.**
 I have not agreed to share Postpetition Compensation with any other person unless they are members or regular associates of my law firm within the meaning of FRBP 9001(10).
 I have agreed to share Postpetition Compensation with other person or persons who are not members or regular associates of my law firm within the meaning of FRBP 9001(10). Attached as Exhibit A is a copy of the agreement and a list of the names of the people sharing in the Postpetition Compensation.

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

4. **Limited Scope of Services:** A limited scope of appearance is permitted under LBR 2090-1(a)(3), unless otherwise required by the presiding judge. In return for the fee disclosed above, I have agreed to provide the required legal services indicated below in paragraph 4a, and, if any are indicated, the additional services checked in paragraph 4b.

a. **Services required to be provided:**

- i. **Analysis of the Debtor's financial situation, and advice to the Debtor in determining whether to file a bankruptcy petition;**
- ii. **Preparation and filing of any petition, lists, schedules and statements and any other required case commencement documents;** and
- iii. **Representation of the Debtor at the initial § 341(a) meeting of creditors.**

b. **Additional legal services (I will provide):**

- i. Any proceeding related to relief from stay motions.
- ii. Any proceeding involving an objection to the Debtor's discharge pursuant to 11 U.S.C. § 727.
- iii. Any proceeding to determine whether a specific debt is nondischargeable under 11 U.S.C. § 523.
- iv. Reaffirmation of a debt.
- v. Any lien avoidance under 11 U.S.C. § 522(f).
- vi. Other (specify):

5. If in the future I agree to represent the Debtor in additional matters, I will complete and file the Attorney's Disclosure of Postpetition Compensation LBR form F 2016-1.ATTY.COMPDISCLSR.

DECLARATION OF ATTORNEY FOR THE DEBTOR

I declare under penalty of perjury that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the Debtor in this bankruptcy case

Date: APR 09 2025

Signature of attorney for the Debtor

Brenda Teeple

Printed name of attorney

Winterbotham Parham Teeple, a pc

Printed name of law firm

DECLARATION OF THE DEBTOR

I/we declare under penalty of perjury that my attorney has explained to me/us the limited scope of representation as outlined above. I/we understand that I/we have paid or agreed to pay solely for the required services listed in paragraph 4a, and the additional services (if any) that are checked off in paragraph 4b above, and that I/we am representing myself/ourselves for any other proceedings unless a new agreement is reached with an attorney.

Date: APR 09 2025

Date: _____

Signature of Debtor 1

Signature of Debtor 2 (Joint Debtor) (if applicable)

Brett Charles Richardson

Printed name of Debtor 2

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245	filing fee
\$78	administrative fee
+	\$15 trustee surcharge
	\$338 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- most domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167		filing fee
+		\$571 administrative fee
		\$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
<u>+</u>	<u>\$78</u> administrative fee
<hr/>	
\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
<u>+</u>	<u>\$78</u> administrative fee
<hr/>	
\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days before you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Central District of California

In re Richardson, Brett Charles

Case No. _____

Debtor

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$1,400.00

Prior to the filing of this statement I have received \$1,400.00

Balance Due \$0.00

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

B2030 (Form 2030) (12/15)

CERTIFICATION	
<p>I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.</p>	
<p>APR 09 2025</p>	
<p>Date</p>	<p>Sundee Teeple Signature of Attorney</p>
	<p>Bar Number: 161524 Winterbotham Partham Teeple, a pc 101 E Lincoln Ave 107 Anaheim, CA 92805 Phone: (714) 543-7717</p>
<p>101 E Lincoln Ave 107 Anaheim, CA 92805 Name of law firm</p>	

STATE AND SIGNATURE
Dated this 9th day of April, 2025

Sundee Teeple, Esq.

Fill in this information to identify your case:

Debtor 1	Brett	Charles	Richardson
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Central District of California		
Case number (if known)			

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse.

2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).

3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

Married and your spouse is NOT filing with you. You and your spouse are:

Living in the same household and are not legally separated. Fill out both Column A and B, lines 2-11.

Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
----------------------	--

2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).

\$0.00

3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.

\$0.00

4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.

\$0.00

5. Net income from operating a business, profession, or farm

Debtor 1 Debtor 2

Gross receipts (before all deductions)

\$7,600.00

Ordinary and necessary operating expenses

\$0.00

Net monthly income from a business, profession, or farm

\$7,600.00

Copy here →

\$7,600.00

6. Net income from rental and other real property

Debtor 1 Debtor 2

Gross receipts (before all deductions)

\$0.00

Ordinary and necessary operating expenses

\$0.00

Net monthly income from rental or other real property

\$0.00

Copy here →

\$0.00

7. Interest, dividends, and royalties

\$0.00

Debtor 1

Brett Charles Richardson

Case number (if known) _____

First Name

Middle Name

Last Name

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
	\$0.00

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under

the Social Security Act. Instead, list it here: ↓

For you..... \$0.00

For your spouse.....

\$0.00

\$0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

Total amounts from separate pages, if any.

+ _____
\$7,600.00
+ _____
= \$7,600.00

Total current
monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11.....

Copy line 11 here → \$7,600.00

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b. \$91,200.00

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

California

Fill in the number of people in your household.

5

Fill in the median family income for your state and size of household.....

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

13. \$141,945.00

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse*. Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2*. Go to Part 3 and fill out Form 122A-2.

Debtor 1

Brett

Charles

Richardson

First Name

Middle Name

Last Name

Case number (if known) _____

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X _____

Signature of Debtor 1

Date **APR 09 2025**

MM/ DD/ YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

<p>Attorney or Party Name, Address, Telephone & FAX No., State Bar No., & Email Address</p> <p>Sundee Teeple Bar Number: 161524 Winterbotham Parham Teeple, a pc 101 E Lincoln Ave 107 Anaheim, CA 92885 Phone: (714) 543-7717 Email: wptmriv@bankruptcy.com</p>	<p>FOR COURT USE ONLY</p>
<p><input checked="" type="checkbox"/> Debtor(s) appearing without attorney</p>	
<p><input checked="" type="checkbox"/> Attorney for Debtor(s)</p>	
<p>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION</p>	
<p>In re:</p> <p>Brett Charles Richardson</p>	<p>CASE NO.</p>
	<p>CHAPTER 7</p>
<p>VERIFICATION OF MASTER MAILING LIST OF CREDITORS</p>	
<p>[LBR 1007-1(a)]</p>	
<p>Debtor(s):</p>	

Pursuant to LBR 1007-1(a), the Debtor, or the Debtor's attorney if applicable, certifies under penalty of perjury that the master mailing list of creditors filed in this bankruptcy case, consisting of 2 sheet(s) is complete, correct, and consistent with the Debtor's schedules and I/we assume all responsibility for errors and omissions.

Date: APR 09 2025

Statement of Debtor 1

Date: _____

Signature of Doctor 2 (print clearly) (if applicable)

Date: _____

Signature of Attorney for Debtor (if applicable)

CAPITAL ONE/BASS PRO
PO BOX 31293
SALT LAKE CITY, UT 84131

CITIBANK NA
PO BOX 769006
SAN ANTONIO, TX 78245

CITICARDS CBNA
PO BOX 6241
SIOUX FALLS, SD 57117

DISCOVER BANK
PO BOX 30939
SALT LAKE CITY, UT 84130

FREEDOM ROAD FINANCIAL
10509 PROFESSIONAL CIR S
RENO, NV 89521

IRONHORSE FUNDING LLC
100 CUMMINGS CTR STE 223
BEVERLY, MA 01915

**Sba - Small Business
Administration**
409 3rd St SW
Washington, DC 20416

SYNCB/SAMS CLUB
PO BOX 965005
ORLANDO, FL 32896

THD/CBNA
PO BOX 6497
SIOUX FALLS, SD 57117

USAA FEDERAL SAVINGS B
PO BOX 47504
SAN ANTONIO, TX 78265